

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: RICHARD M RUH § Case No.: 05-56728
KATHLEEN M RUH §
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§
§
§
Debtor(s) §

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/15/2005.
- 2) This case was confirmed on 06/05/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/18/2006.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/05/2011.
- 6) Number of months from filing to the last payment: 67
- 7) Number of months case was pending: 70
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 24,000.00
- 10) Amount of unsecured claims discharged without payment \$ 146,449.33
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 182,295.00
Less amount refunded to debtor	\$ 1,902.87
NET RECEIPTS	\$ 180,392.13

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 11,396.71
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION \$ 11,396.71

Attorney fees paid and disclosed by debtor	\$ 3,000.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
INTERNAL REVENUE SER	SECURED	73,456.64	113,387.00	113,387.00	113,387.00	8,058.64
METRO FEDERAL CREDIT	SECURED	20,000.00	27,300.60	.00	.00	.00
METRO FEDERAL CREDIT	UNSECURED	8,000.00	NA	NA	.00	.00
LNV CORP	SECURED	291,728.00	289,671.30	.00	.00	.00
ILLINOIS DEPT OF REV	PRIORITY	925.88	1,710.58	1,698.44	1,698.44	.00
INTERNAL REVENUE SER	PRIORITY	30,315.15	27,321.15	27,321.15	27,321.15	.00
AMERICAN EXPRESS TRA	UNSECURED	3,401.74	502.40	502.40	50.24	.00
AMERICAN EXPRESS CEN	UNSECURED	2,899.34	2,899.34	2,899.34	289.93	.00
AMERICAN EXPRESS TRA	UNSECURED	407.68	492.41	492.41	49.24	.00
AT & T	UNSECURED	162.70	NA	NA	.00	.00
PORTFOLIO RECOVERY A	UNSECURED	7,289.71	7,862.24	7,862.24	786.22	.00
BANK OF AMERICA	UNSECURED	7,638.04	NA	NA	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	.00	6,671.00	6,671.00	667.10	.00
BONNIE FLOWER SHOPS	UNSECURED	378.92	NA	NA	.00	.00
BUILDERS SQUARE/HRS	UNSECURED	8,116.86	NA	NA	.00	.00
CARSON PIRIE SCOTT	UNSECURED	1,066.01	NA	NA	.00	.00
CHASE FREEDOM	UNSECURED	2,722.71	NA	NA	.00	.00
EVANSTON NW HEALTHCNA	UNSECURED	99.00	NA	NA	.00	.00
FIRST CHICAGO	UNSECURED	4,093.57	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	1,161.25	1,000.20	1,000.20	100.02	.00
JEFFERSON CAPITAL SY	UNSECURED	1,326.09	1,319.04	1,319.04	131.90	.00
LVNV FUNDING	UNSECURED	2,661.42	3,346.56	3,346.56	334.66	.00
KOHL'S	UNSECURED	1,227.23	NA	NA	.00	.00

<u>Scheduled Creditors:</u>						
<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
MARSHALL FIELDS	UNSECURED	3,547.67	3,631.55	3,631.55	363.16	.00
B-LINE LLC	UNSECURED	33,225.43	32,543.95	32,543.95	3,254.40	.00
PORTFOLIO RECOVERY A	UNSECURED	27,483.28	29,927.87	29,927.87	2,992.79	.00
MOBIL OIL	UNSECURED	736.89	NA	NA	.00	.00
NORDSTROM FSB	UNSECURED	675.51	540.76	540.76	54.08	.00
REPUBLIC NATIONAL BA	UNSECURED	4,269.00	NA	NA	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	1,060.60	1,060.60	1,060.60	106.06	.00
PORTFOLIO RECOVERY A	UNSECURED	952.50	1,140.13	1,140.13	114.01	.00
LVNV FUNDING	UNSECURED	910.14	936.93	936.93	93.69	.00
TOYOTA MOTOR CREDIT	UNSECURED	7,684.00	7,684.19	7,684.19	768.42	.00
WICKES FURNITURE	UNSECURED	1,680.00	NA	NA	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	NA	904.29	904.29	90.43	.00
ASSET ACCEPTANCE LLC	UNSECURED	NA	202.49	202.49	20.25	.00
LNV CORP	SECURED	NA	6,809.52	6,810.00	6,810.00	.00
INTERNAL REVENUE SER	UNSECURED	NA	5,108.27	5,108.27	510.83	.00
ILLINOIS DEPT OF REV	UNSECURED	NA	.00	.00	.00	.00
VELOCITY INVESTMENTS	UNSECURED	NA	9,427.61	9,427.61	942.76	.00
CAVALRY PORTFOLIO SV	UNSECURED	NA	776.76	776.76	.00	.00
WELLS FARGO BANK NA	OTHER	NA	NA	NA	.00	.00
LVN CORPORATION	OTHER	NA	NA	NA	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	6,810.00	6,810.00	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	<u>113,387.00</u>	<u>113,387.00</u>	<u>8,058.64</u>
TOTAL SECURED:	120,197.00	120,197.00	8,058.64
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>29,019.59</u>	<u>29,019.59</u>	<u>.00</u>
TOTAL PRIORITY:	29,019.59	29,019.59	.00
GENERAL UNSECURED PAYMENTS:	117,978.59	11,720.19	.00

Disbursements:

Expenses of Administration	\$ 11,396.71
Disbursements to Creditors	\$ 168,995.42

TOTAL DISBURSEMENTS: \$ 180,392.13

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/15/2011

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.